



NA APFS Payments and Disputes

Refunds, Negative Balance & Payment Decline

Requesting a Refund

Who can request for a refund?	The sender of the money.
Reasons for Refund that are covered by PayPal	Item Not Received Significantly Not As Described Billing Errors Unauthorized Transactions
How can a customer request for a refund?	<ul style="list-style-type: none"> Reach out to the seller/receiver first, unless it is something unauthorized. If reaching out to the seller will not resolve the issue, customers can open a dispute online or via teammates.

Refunds will always go back to the original funding source of the transaction.

What will happen if split payments are refunded?

Money taken from the PayPal Balance will be refunded immediately to the PayPal Balance the moment the refund completed, while the portion taken from the Bank Account or Card will follow the refund timeframe for the specific funding source.

What about refunded PayPal Courtesy Credit Vouchers?

PayPal Courtesy credit Vouchers will be refunded to your reusable credit as long as they are not yet expired and will be valid only up to 6 months from the date it was initially issued.

The first step on Refunds Workflow in SPARK is to ask the buyer if they have reached out to the seller already. If the buyer claims that they have already tried reaching out to the seller, guide the customer in Filing a Dispute.

Ask the customer to contact the seller

Already Contacted

Contact the Seller

Ask to Open a Dispute

Dispute Opened

This Workflow is only available for Completed Payments.

All About Refunds

Who can issue a refund?	Only the receiver of the money.
Until when can a receiver issue a refund?	The receiver has 180 days from the transaction date to issue a refund.
References:	If the receiver would like to issue a refund on a transaction that is more than 180 days, route them to the Send Money option.
Where are we going to get the money if a refund will be issued?	The refund is paid from your PayPal Account Balance. If your PayPal Account Balance is not enough to cover the refund amount, the entire amount will be taken from the Primary Bank Account linked to your PayPal Account, and will be processed as an eCheck.
Teammate Can	With SPARK, teammates will now have the option to assist sellers with Full or Partial Refund, given that the amount will not exceed the available PayPal Balance.

Things to remember about Refunds:

SPARKED!

Receiver can refund a payment when its status is "Completed", "Pending", or "Cleared".

If the transaction only allows the receiver to issue a full refund, a coupon or gift certificate has been used. If the receiver would like to provide a Refund, route them to Send Money.

You can only issue full refunds on Personal Payments

When a refund is issued using the [Issue a refund](#) Link, PayPal will retain the fees paid by the merchant when they originally received the payment.

If receiver would like to refund a disputed transaction – work on the dispute case > Accept Liability.

SPARK will provide scripting for Refund Status Inquiry.

Refund has been issued, but the bank is still processing it. It usually takes 3 to 5 business days for the money to arrive. The refund will post as "Completed" when the transfer in has cleared.

PENDING

Refund is complete. The money has been credited to the original form of payment.

REFUNDED OR PARTIALLY REFUNDED

Refund was sent before your original payment cleared your bank. This usually takes 3 to 5 business days to process and the refund will be credited to your bank account once complete.

TIMINARY HOLD

Refund has been sent and completed on the seller or recipient's side. If you paid with your bank account, you still may not see the money as it can take an additional 3 to 5 business days to process, even if it's marked as Completed.

COMPLETED

The pending refund could not be processed. Please contact the sender of the refund for further information.

CANCELED

Refund Timeframes

Refund Funding Source	Payment Funding Source	Total Refund Timeframe
PayPal Balance (Instant)	PayPal Balance (Instant)	PayPal Balance (Instant)
Bank (3-5 Business Days)	Bank (3-5 Business Days)	Bank (3 - 5 Business Days)
Credit Card including PP Credit (Up to 30 Days typically 5 Business days)	Credit Card including PP Credit (Up to 30 Days typically 5 Business days)	Credit Card including PP Credit (Up to 30 Days typically 5 Business days)
Debit Card (Up to 30 Days)	Debit Card (Up to 30 Days)	Debit Card (Up to 30 Days)

Refund Inquiry made easier

Transaction Details:	Jun 08, 2021, 23:16 PM PDT From Marisol Gabriela USD 12.00 Refund Status: Success
	Jun 08, 2021, 23:16 PM PDT Purchased
	Jun 08, 2021, 23:16 PM PDT Refund Initiated
Estimated Refund Period: 3 to 5 Business Days	

Refund statuses aren't changing! Spark will allow you an easier experience to navigate questions a customer may have on the status of their refund, though. Spark provides you with a clear timeframe on when the refund is expected.

Issuing Refund

PayPal Balance (Instant)	PayPal Balance (7 Business Days)
Bank (3-5 Business Days)	Bank (10-12 Business Days)
Credit Card including PP Credit (Up to 30 Days typically 5 Business days)	Credit Card including PP Credit (7 Business Days + Up to 30 Days typically 5 Business days)
Debit Card (Up to 30 Days)	Debit Card (7 Business Days + Up to 30 Days)

Intent: Payment Decline

When it comes to Payment Declines, customers experience two types: Risk Declines and Non-Risk Declines.

Risk Declines are triggered internally by PayPal's system to reduce loss. **Non-Risk Declines** can be triggered by other parties involved in the transaction (Card Issuer, Merchant, etc.). The payment declines workflow reviews this information automatically for you to provide you with the best resolution available for the customer.

Risk Decline

SPARK determines that the payment is declined by risk, and will provide you option to resolve the decline by running Step-Up Authentication.



Adding phone number during SVA no longer requires you to open another Workflow.



Not a Risk Decline & Additional Decline Types

Additional decline types may not offer the option to resolve by running Step Up. Although these decline types will not provide you an option to override through Step Up, you will notice that SPARK will help you resolve the customer contact by providing you additional details and information on the decline within your case.

Scripting for Payment Decline

If you are unable to override a decline with Step Up, and there are no important pieces of information to support the customer's decline, scripting in Spark will provide you with talking points to give to the customer.

NEW

SPARK & Negative Balance

Why do I have negative balance?

- You tried to make a payment using your bank account, but your bank was having technical problems or there wasn't enough money in your account to cover the payment.
- You withdrew the funds prior to a dispute, the funds will be released back into your account balance once the dispute is resolved in your favor.

SPARK Workflow: Negative Balance Inquiry

Call Intent : Negative Balance Inquiry	Balance in USD : -0.06	Balance in EUR : -0.06	Balance in GBP : -0.06	Balance in JPY : -0.06
Balance in USD : -0.06	Balance in EUR : -0.06	Balance in GBP : -0.06	Balance in JPY : -0.06	Primary
Balance in USD : -0.06	Balance in EUR : -0.06	Balance in GBP : -0.06	Balance in JPY : -0.06	Secondary
Recent related transactions				
Other currency	USD			

Showing transactions that caused the negative balance and the one immediately before it (as pairs). To view transactions beyond 30 days, go to transactions log.

Date Transaction ID Type Amount Balance

10 Nov 2021, 20:27 PM PDT 2061269670084552 Inst. Trans. Add Funds from a Bank Account -USD 51.10 USD -0.06

09 Nov 2021, 20:27 PM PDT 2061269670084540 Instant Transfer Sent USD 12.19 USD -0.06

How do you want to proceed?

Add Money Add money to your balance

Transfer to Collections Team Collections team will resolve this

Call during morning Call during morning

SPARK will provide the details of the Negative Balance as well as the details of the transactions that might have caused the Negative Balance. It will then provide you the option to **Add Money** for the customer using the eligible financials available on the account, or **Transfer** the customer to Collections

References:

SOL1035 – How do I resolve my negative balance?

SOL1912 – Why do I have a negative balance?